

CLAIMS

What is claimed is:

- 5 1. A computer-implemented method for generating historical claim loss data reports that combine loss data from multiple insurance carriers over multiple years for insured parties comprising the steps of:
 - inputting information about the insured onto a server Website;
 - 10 obtaining an authorization from the insured party;
 - querying loss data from at least two carrier databases;
 - 15 storing the queried loss data in a standard formatted form;
 - generating a standardized report, wherein the report combines loss data from the at least two carrier databases; and
 - 20 distributing the reports to the user.
- 25 2. The method according to claim 1, wherein the step of inputting the information about the insured comprises inputting the information about the insured through a user interface on the server Website.
- 30 3. The method according to claim 1, further comprising the step of implementing a security procedure that limits access to predetermined users.
4. The method according to claim 3, wherein the step of implementing a security procedure comprises the steps of:
 - receiving a Login Name from the user;
 - receiving a Password from the user; and
 - 35 verifying that the received Login Name and Password have authorization to enter the secured area.

11. The method according to claim 1, wherein the step of querying loss data from at least two carrier databases comprises the steps of:

- 5 triggering the query at pre-determined times; and
- querying only for the loss runs of flagged accounts.

12. The method according to claim 11, wherein the step of querying loss data from at least two carrier databases further comprises determining the appropriate protocol according to which carrier database is queried.

13. The method according to claim 1, wherein the step of storing the queried loss data in a standard formatted form comprises the steps of:

- 15 selecting the appropriate mapping scheme according to the carrier queried;
- mapping the data fields of the carrier loss run data fields to fields in a standard formatted record; and
- 20 adding addition fields to that standard formatted record;.

14. The method according to claim 1, wherein the step of generating a standardized report comprises the steps of:

- 25 generating a detail report for each line of business; and
- generating a summary report for each line of business, wherein the summary report combines at least two carriers within the same line of business.

15. The method according to claim 1, wherein the step of distributing the report to the user comprises the steps of:

- 30 inputting a notification list on the server Website;
- 35 emailing the parties on the notification list upon completion of the report; and
- accessing reports via World Wide Web by members on the notification list.

16. The method according to claim 1, wherein the step of distributing the report to the user comprises the steps of:

- 5 inputting a notification list on the server Website;
- emailing the parties on the notification list an URL address and a Password;
- accessing that Internet address;
- 10 receiving that Password;
- verifying that that Password is an authorized Password; and
- 15 viewing the reports;

17. A computer system for generating historical claim loss data reports that combines loss data from multiple insurance carriers over multiple years for insured parties comprising of:

- 20 a server Website;
- means for obtaining authorization from the insured party, wherein the authorization comprises of at two insurance carriers;
- 25 means for the server Website to query at least two insurance carrier databases;
- means for the server Website to store varying formats of insurance carrier loss runs from a plurality of insurance carriers in a standard format;
- 30 means for generating standardized reports of those loss runs;
- means for distributing the standardized reports to the user.
- 35 18. The computer system according to claim 17, further comprising of means for the server Website to implement security procedures that limit access to predetermined users.

- 40 19. The computer system according to claim 17, further comprising of authorization letters containing unique tracking numbers or bar codes.

